Entrepreneurial Stress: An Empirical Study on Entrepreneurs of Dakshina Kannada District

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Introduction

Dynamic economies require entrepreneurs as a key constituent. Although there is no denying the financial advantages of entrepreneurship, the results for the individual entrepreneur seem contradictory. According to Kirchoff and Phillips (1988), small businesses are the main producers of new jobs. The formation of new businesses promotes economic expansion and growth. According to a widely cited article in the Wall Street Journal, 1982:15, entrepreneurship is a risky process; while more than five hundred thousand businesses are started each year, only one in five survives for ten years. Scholars have started concentrating on the nature of entrepreneurship in recognition of the need to comprehend this significant business sector. Many studies have so far mostly focused upon only the positive aspects of entrepreneurship, thereby failing to take into account the challenges and impediments that the entrepreneur faces in establishing a new venture. This may be very natural. When pursuing questions on how the conditions for entrepreneurship can be improved, it is easy to focus solely on positive constructs or try to map success stories without acknowledging any drawbacks or back-firings. However, a more recent line of research has focused on negative constructs and failures in attempting to understand and explain entrepreneurship conundrums. This approach has proved useful but is in its infancy. Recent research has focused on the nature of stress among occupational groups, including engineers (Keenan and Newton, 1985, 1987), healthcare professionals (Lang et al., 1990); (Tetrick and LaRocco,1987), police officers (Areuri and Lester, 1990; Kaufuman and Beehr 1989) and teachers (Russel et al., 1987). The business group that has received little attention in stress research is entrepreneurs.

Although an entrepreneur has managerial responsibilities, the role adds a unique element to entrepreneurship. In their efforts to launch and develop new ventures, entrepreneurs face a daunting array of potential stressors.

Few entrepreneurship studies have addressed stress as a topic. Of these, a majority have conceptually claimed that entrepreneurs are different from others in their abilities to endure and cope with a more general notion of stress and have often asserted that entrepreneurs outperform others (Yarzebinski,1992). Other studies have assumed that the situation and environment in which the entrepreneurs act are more prone to subject to stress (Harris et al., 1999; Morris et al.,1994).

Review of literature

Gautam, D.K. and Gautam, P.K. (2023) study investigate the stressors experienced by migrant entrepreneur-managers of small and medium-sized enterprises (SMEs) during the COVID-19 pandemic and the strategies they employed to revive their businesses. Using a qualitative research design based on grounded theory, 20 migrant entrepreneur-managers from various sectors were interviewed during the peak of the pandemic in 2020 and 2021. The study identified three main stressor categories: finance-related, supplies-related, and human resources-related. Despite these challenges, the research reveals that migrant entrepreneur-managers showcased resilience through innovative supply chain strategies. These strategies, driven by cross-cultural competencies, helped them navigate disruptions and diversify sourcing options. This study fills a gap in the literature by shedding light on the unique stressors and resilience strategies of migrant entrepreneur-managers during pandemics, contributing insights that can guide policies and strategies to support their businesses. Additionally, the study's findings extend to the broader supply chain resilience literature and resource dependency theory.

St-Jean, E., Tremblay, M., Chouchane, R. and Saunders, C.W. (2023), the study focuses on how career shocks, like the COVID-19 pandemic, influence entrepreneurial career commitment (ECC). Using a stress-strain-outcome model, the research reveals that career shocks lead to stress and emotional exhaustion, subsequently lowering ECC. Relational resources, notably emotional support, and networks, play a crucial role in counteracting these effects. Organizational resources show limited impact. This study emphasizes the significance of fostering relational resources for sustaining commitment in the face of career shocks and highlights the value of the Stress-Strain-Outcome model in entrepreneurship research.

Xuepeng Liu, Xiaohang Wu, Qing Wang, and Zhenzhen Zhou (2022), the study investigates the critical role of organizational resilience, especially in the context of the COVID-19 pandemic, while addressing a gap by exploring the entrepreneur's perspective. Drawing from upper echelons theory and personality psychology, the review introduces a model linking entrepreneurial mindfulness and resilience to the organizational resilience of Small- and Medium-sized Enterprises (SMEs). The study, centered on 180 entrepreneurs managing SMEs in China during the pandemic,

employs Smart PLS software for analysis. The research reveals a positive relationship between entrepreneurial mindfulness and organizational resilience. This connection is partially mediated by entrepreneurial resilience, highlighting the dynamic influence of the entrepreneur's traits on the enterprise's adaptive capabilities. These findings contribute to both theoretical and practical aspects. The review enriches the understanding of how entrepreneurial attributes shape organizational resilience, offering theoretical insights. In practical terms, the study underlines the significance of fostering mindfulness and resilience among entrepreneurs, particularly in the face of uncertainties such as the pandemic. The research provides SMEs, especially in China and similar economies, with actionable strategies to enhance their resilience and navigate challenges effectively.

Mateja, D. and Alenka, S. G. (2022) study focus on entrepreneurs' well-being in connection to their impact on economies through job creation and innovation. Employing a mixed methods approach, the study explores how stress affects entrepreneurs' perceived success and well-being. It reveals that stress negatively affects well-being and success perception, but positive emotions counteract stress effects by enhancing cognitive processes. This emphasizes the need to prioritize entrepreneurs' mental health for economic growth and highlights the role of positive emotions in mitigating stress-related challenges. The study contributes insights for both theory and practical strategies to support entrepreneurs.

Lerman M. P., Munyon T.P., and Williams D. W. (2020). The study addresses the ambiguity surrounding entrepreneurial stress. By adapting the challenge-hindrance stressor framework to entrepreneurship, the study examines the impact of challenge and hindrance stressors on entrepreneurs' well-being and performance. Meta-analytic results reveal that challenge stressors enhance performance while hindrance stressors harm well-being. Interestingly, entrepreneurs fare better than non-entrepreneurs when dealing with these stressors. The study highlights the importance of categorizing stressors and considering individual traits in stress management, contributing to a deeper understanding of stress in entrepreneurship.

White, J.V. and Gupta, V. K. (2020). The study examines the distinctive nature of stress experienced by entrepreneurs, emphasizing their inherent connection to their ventures and the

resulting challenges in escaping job-related stress. Stress is identified as a universal and potent factor shaping the entrepreneurial journey. The study critically synthesizes prior research to assess the impact of stress on entrepreneurs' well-being. Findings reveal that entrepreneurial stress emanates from various sources, including role conflicts, operational issues, and external life concerns. This stress can subsequently affect personal satisfaction and psychological well-being. The degree of impact depends on factors such as individual stress tolerance, coping strategies, and recovery practices. The review underscores the significance of transition periods within the entrepreneurial process, which can exacerbate stress levels. From venture creation to exit, each stage presents unique stressors. This insight prompts a dynamic investigation of entrepreneurial stress and highlights the need for targeted research into stressors linked to specific entrepreneurial activities. Overall, this review answers the call for a deeper exploration of entrepreneurial stress dynamics. It recognizes stress as an integral aspect of entrepreneurship, offering insights into its sources, consequences, and implications at various stages of the entrepreneurial journey.

Fatoki, O. (2019), in his study investigated the relationship between entrepreneurial stress and burnout. The result indicates that there is a significant positive relationship between entrepreneurial stress and burnout. There is a weak relationship between burnout and the intention to quit the business. Furthermore, there is a significant negative relationship between burnout and business performance.

Monica, A., Nimmi, A., and Swati, B. (2019), in their study on Role stress with reference to working women, state that role demands are definite factors leading to job stress. The role demands the stress felt because of the role (job) that they do. Each position has an expected role to be played by the person at that position. Role conflict, ambiguity, and overload together constitute important parts of role stress.

Khairuddin, S.M.H.S., et al. (2016). Their review of a literature survey conducted earlier shows that the demands of the work of an entrepreneur can lead to burnout, and job burnout leads to the intention to quit. The study sample is entrepreneurs in Malaysian SMEs. The implication of this study is that by improving on these sources of stress, burnout, and finally, their intention to quit, entrepreneurial success will be ensured.

Marko M. et al. (2015) analyzed the family business owner's perception of stress caused by high levels of responsibility and flexible working hours in their study. The owners perceive these two stressors as "positive" stress.

Baron, R.A., et al. (2013), in their study, reveal that while creating and running new ventures, entrepreneurs are exposed to conditions known to generate high levels of stress. A markedly different possibility, the Attraction-Selection-Attrition (ASA) theory proposes. According to this viewpoint, people who are drawn to, chosen for, and continue in entrepreneurship may have a high threshold for or ability to effectively handle stress. Conversely, those with comparatively low levels of this capacity typically give up entrepreneurship, either voluntarily or involuntarily.

Kariv, D. (2008), in his study, investigates the relationship between entrepreneurs' stress appraisal as positive or negative and their business financial performance. The result indicates that men and women appraise stress differently. Predominant stressors for women are negligible for men and vice versa. It also indicates that positive stress triggers the business's turnover, and negative stress impedes it.

Johnson, D. (1995) states that most of the literature about stress and its management has been derived from and limited to large organizations. The author explores the issue of stress management as it is experienced by owner-manager of small and medium-sized businesses. He recommends stress management within the small firms sector.

Buttner, E. H. (1992) conducted a survey to determine whether managerial and entrepreneurial stress differed and to identify factors associated with entrepreneurial health problems and job satisfaction. Results confirmed that entrepreneurs experience more stress than managers. Findings also demonstrated that entrepreneurs experience more health problems and are less satisfied when confronted with ambiguity in their work, when they have to make weighty decisions, and when they experience contradictory demands for their time and attention between work and home.

Mc Hugh and Shirley (1992), state that businesses must adopt a proactive and positive approach to stress management if organization development is to meet the goal of increasing organizational effectiveness.

Kahn, R.L. et al. (1964), in their study of Role theory, provide the conceptual framework. The central concepts are role, role set, role expectation, role conflict, and role ambiguity. They state that rigid persons are more apt than flexible persons to react to stress by rejecting and withdrawing from their role set.

Conceptual Model

Independent variables

- Stressors

Dependent variables

- Stress levels
- Outcomes

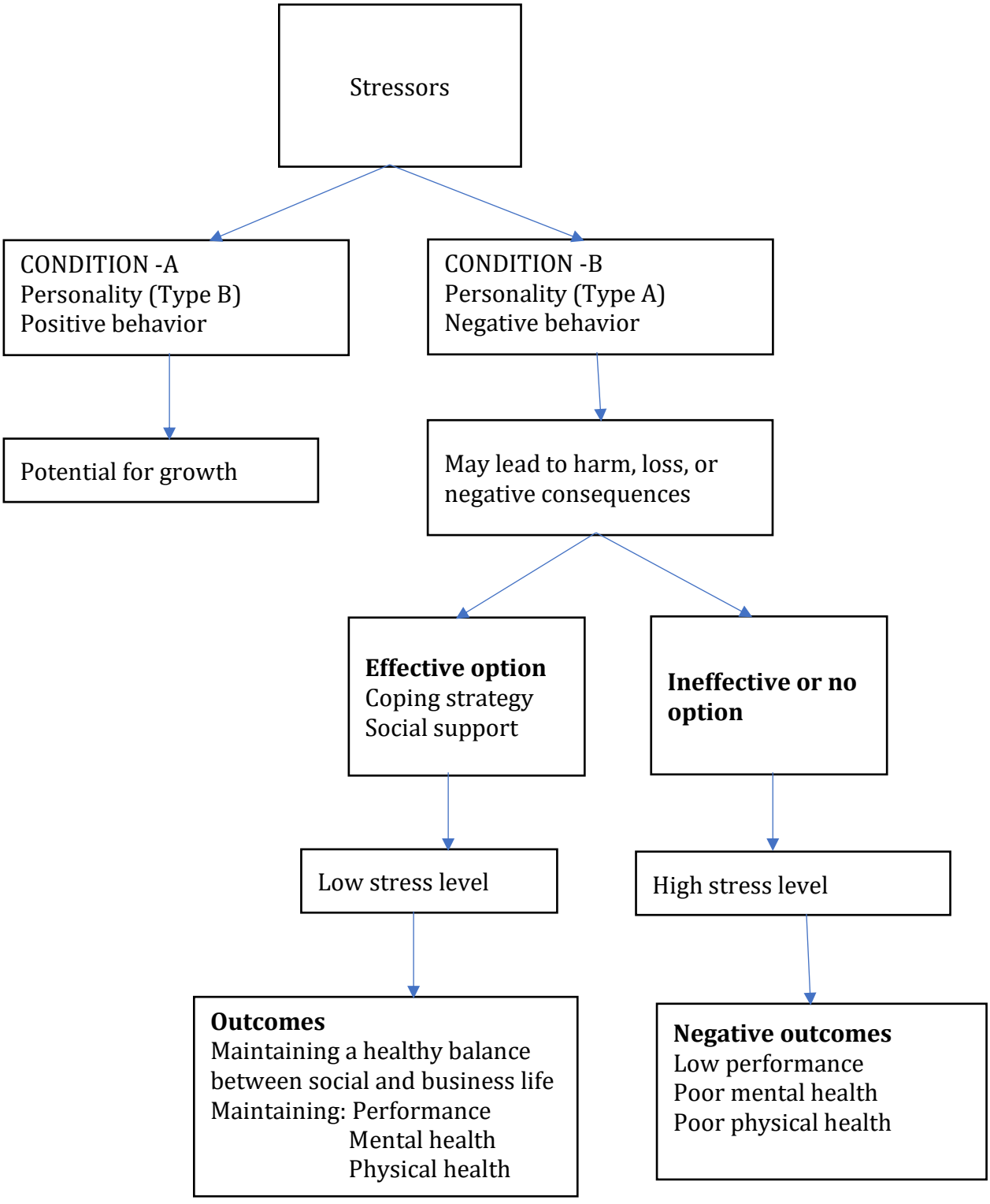
Mediating variables

- Personality traits

Behaviour characteristics

- Coping strategy
- Social support

The following flowchart illustrates how these variables are interconnected and how they influence each other. It visualizes the complex relationships between personality traits, behaviour characteristics, coping strategies, social support, balance between social and business life, stress levels, and the subsequent outcomes of high stress.



Source: Compiled by the researcher.

Significance of the Study

Only a few empirical studies have been done on "entrepreneurial stress." The main purpose of the research is to explore and critically examine the various factors that are the causes of entrepreneurial stress and how this stress leads to a decrease in the efficiency of the entrepreneurs, as well as to deal with stress strategies. When stress goes up, performance goes down, and conflicts increase. This study helps to identify the problems of entrepreneurs in front of the business world and to enhance the field of business in our country.

Research Gap

This study attempts to address literature gaps related to the phenomenon of "entrepreneurial stress."

- By reviewing the literature from different sources, it is found that most of the studies have been done in foreign countries.

- Only a few empirical studies have analyzed the impact of stress on entrepreneurs' performance

- The identification of factors that can alleviate stress and enhance entrepreneurial performance remains an underexplored area. This research aims to shed light on potential factors, including the influence of personality traits and behavior, that can mitigate entrepreneurial stress and improve overall performance.

This research study tries to fill the research gap by addressing “Entrepreneurial Stress” and seeks to contribute to an understanding of stress faced by entrepreneurs in the business world.

Statement of Research Problem

The importance of entrepreneurship is indisputable, and entrepreneurship is one of the most important drivers of our economy. Entrepreneurs differ from other occupational groups. They are seen to have significantly higher autonomy or job control. Being an entrepreneur has been

characterized as one of the most stressful jobs. All entrepreneurs are exposed to stress because of both organizational and personal circumstances. Modern business is often characterized as turbulent and dynamic, with individuals under such conditions needing to be entrepreneurial. However, instead of becoming adaptable, flexible, autonomous, and entrepreneurial, individuals in rapidly changing, complex environments tend to react in the opposite way. Mostly, this is because of stress. Stress has a cognitive effect on the brain. Sometimes, this leads to failure in business and, thereby, the intention to quit. There is a need to study this problem to combat and prevent the failure of entrepreneurship and motivate the entrepreneur to be successful in this competitive entrepreneurial world.

Research Questions

The research questions posed by this study are:

- What factors in venture creation and growth are related to entrepreneurial stress?
- Do personality and behaviour characteristics influence the entrepreneurial stress?
- What is the impact of stress on entrepreneurs' performance and health?
- Does social support influence entrepreneurial stress?

Objectives of the Study

1. To understand and evaluate the factors related to entrepreneurial stress
2. To evaluate the influence of personality and behaviour characteristics on stressors.
3. To analyze the impact of stress on the performance and health of entrepreneurs.
4. To recognize the effect of social support in maintaining the balance between an entrepreneur's social life and business life.

Research Hypotheses

Hypothesis 1:

H_0: There is no significant relationship between the identified factors and entrepreneurial stress.

H_1: There is a significant relationship between the identified factors and entrepreneurial stress.

H_2: There is a significant relationship between some of the identified factors and entrepreneurial stress.

Hypothesis 2:

H_0: There is no significant relationship between stressors and the performance and health of entrepreneurs.

H_1: There is a significant relationship between stressors and the performance and health of entrepreneurs.

Hypothesis 3:

H_0: Personality and behavior do not mediate the relationship between stressors and the level of stress.

H_1: Personality and behavior do mediate the relationship between stressors and the level of stress.

Hypothesis 4:

H_0: There is no significant relationship between the level of social support and the balance between an entrepreneur's social life and business life.

H_1: There is a significant relationship between the level of social support and the balance between an entrepreneur's social life and business life.

Research Methodology

Type of research study

The research method is empirical in nature, with the main objective of studying the impact of entrepreneurial stress on entrepreneurs of Dakshina Kannada District.

Geographical Area of the Study

- The selected area of study is the Dakshina Kannada District.
- Spread across nine taluks-Mangalore, Puttur, Belthangady, Bantwal, Sullia, Kadaba, Moodabidri, Mulky and Ullal.

Research Design

The choice of an appropriate design is crucial, as it influences the validity and reliability of the research findings. By employing a mixed-methods approach, this study aims to capture both quantitative and qualitative data to gain an understanding of the multifaceted aspects of entrepreneurial stress. Furthermore, this study discusses the rationale behind selecting a mixed-method approach, highlighting the advantages of combining quantitative and qualitative data. This approach aligns with the complexity of the research objectives, which necessitate a deeper exploration of the factors contributing to entrepreneurial stress and the impact of personality and behavior characteristics.

Sample Selection

The research determined a sample size of 400 respondents using the "10-times rule" method proposed by Hair et al. (2011) for Partial Least Squares Structural Equation Modeling (PLS-SEM). According to this guideline, the sample size should be a minimum of 10 times the maximum number of inner or outer model links directed at any latent variable. Given the intricacy of the model, which includes 35 to 40 observed variables, the chosen sample size ensures the statistical robustness and sufficient power required for the analysis.

In this study, a sample of 400 respondents was gathered using a systematic random sampling method. The sample was drawn from multiple taluks in the Dakshina Kannada region, ensuring an equitable representation from each geographic area. The selection process was meticulously designed to create a sample that accurately mirrors the broader population, enabling insights and conclusions that are applicable to the wider demographic of the study area.

Data Collection Methods

- Primary Data

The primary data is collected directly from the sample entrepreneurs through a well-devised interview schedule and through a comprehensive questionnaire. It is also collected by observation.

- Secondary Data

The secondary data is collected from books, journals, research articles, magazines, reports, newspapers, and websites by visiting various university libraries. Data is also collected by discussion with experts in this field.

Data Analysis Techniques

The study's methodology involves questionnaire validation through Cronbach's alpha, Average Variance Extraction (AVE), and Composite Reliability (CR), followed by the identification of significant risk factors for entrepreneurial stress using a machine learning approach, namely logistic regression, decision tree, and K- Nearest Neighbor classifier. Given the predominance of latent variables, factor analysis is utilized to measure the constructs, and Structural Equation Modeling (SEM) is applied to elucidate the underlying relationships, with model validation based on goodness-of-fit measures. This comprehensive approach ensures the reliability and validity of the questionnaire while also providing a nuanced understanding of the latent factors contributing to entrepreneurial stress, incorporating both statistical and machine learning techniques for a holistic analysis. Analysis was performed using IBM SPSS 26 version and AMOS software. The level of significance in the present study is 5 percent.

Test of Reliability of Data

Cronbach's Alpha

Rule of Thumb for Results

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Note: Alpha- α

Cronbach's alpha, Average Variance Extracted, and Reliability for Various Factors

Factors	Cronbach's Alpha	Average Variance Extracted (AVE)	Composite Reliability (CR)
Social Support	0.81	0.53	0.82
Health outcome	0.72	0.51	0.81
Performance	0.71	0.57	0.81
Personality Type A	0.84	0.57	0.84
Personality Type B	0.8	0.51	0.81
Behavior	0.72	0.54	0.89
Relaxation	0.81	0.66	0.81
Problem Focus	0.88	0.56	0.88
Emotional Focus	0.82	0.56	0.82
Work Life Balance	0.84	0.54	0.84

The analysis incorporated critical evaluation criteria for the measurement model, including specific cut-off values, to ascertain the robustness of the latent constructs. The Cronbach's Alpha values, exceeding the acceptable threshold of 0.7, indicate good internal consistency for most factors. This highlights the reliability of the measurement instruments in capturing the intended

constructs. Moreover, the Average Variance Extracted (AVE) values, surpassing the recommended threshold of 0.5, coupled with Composite Reliability (CR) estimates exceeding 0.7, underscore the presence of satisfactory convergent validity. These findings affirm the suitability of the chosen factors for assessing the constructs of interest. Therefore, the measurement model successfully meets the established cut-off values, reinforcing its effectiveness as a valuable tool for comprehensively evaluating the interrelationships among these factors within the research context.

Discussions

In this discussion, the key findings and their connections to the research questions and objectives outlined are critically assessed. Any unexpected outcomes and the possible factors contributing to such results are also addressed. Furthermore, this section has emphasized the theoretical, practical, and methodological aspects of the study, along with the contribution it has made to the existing body of knowledge and the potential impact on entrepreneurial stress.

Objective 1: To understand and evaluate the factors related to entrepreneurial stress.

Findings:

The Decision Tree model developed for predicting entrepreneurial stress levels yielded promising results, offering valuable insights into the factors associated with stress among entrepreneurs in the study area. The model demonstrated notable proficiency in forecasting stress levels, particularly in accurately identifying high and medium stress levels.

Key Findings:

Significant Predictive Capability: The Decision Tree model exhibited a noteworthy ability to predict entrepreneur stress levels based on the identified factors. This suggests that there are discernible patterns and relationships among the variables considered in the model.

Identification of High and Medium Stress Levels: The model's strength lies in its effectiveness in distinguishing between different stress levels. It demonstrated a particular accuracy in identifying entrepreneurs experiencing high and medium stress, providing a nuanced understanding of the severity of stress within the studied population.

Opportunities for Refinement: While the model shows promise, there is room for improvement and data refinement. Further iterations of the model, coupled with additional data points or more granular information on specific stressors, could enhance its accuracy and predictive capabilities.

The findings align with the Transactional Model of Stress and Coping (Lazarus and Folkman). This theory emphasizes the role of cognitive appraisal in stress. Entrepreneurs may appraise various factors in their environment as stressful, and this theory can help in understanding how they cope with these stressors.

Implications: Understanding the factors contributing to entrepreneurial stress can help entrepreneurs and policymakers develop targeted interventions and strategies to mitigate stress in the business world.
Identifying these factors can inform the development of stress management programs tailored to the needs of the entrepreneurs.

Objective 2: To evaluate the influence of personality and behavior characteristics on stressors.

Findings:

The analysis focused on the influence of personality traits, specifically Personality Type A and Personality Type B, on stress levels among entrepreneurs in Dakshina Kannada District. The results indicate a statistically significant relationship between personality types and stress levels.

Key Findings:

Statistically Significant Relationships: The analysis revealed a statistically significant positive relationship between Stress Level and Personality Type A, indicating that individuals with Personality Type A are more likely to experience higher stress levels. Conversely, there is a statistically significant negative relationship between Stress Level and Personality Type B, suggesting that individuals with Personality Type B tend to experience lower stress levels.

Personality Type A and Higher Stress: The findings affirm that Personality Type A is associated with higher stress levels. This personality type is often characterized by competitive and time-conscious behaviors, and individuals with these traits may be more prone to stress due to their ambitious and fast-paced nature.

Personality Type B and Lower Stress: Conversely, Personality Type B, characterized by a more laid-back and relaxed approach to life, is associated with lower stress levels. Individuals with Personality Type B traits may exhibit a greater ability to manage stressors and maintain a more balanced and composed demeanor.

The findings align with the 'Type A and Type B Personality Theory', which was first introduced by two cardiologists, Dr. Meyer Friedman and Dr. Roy Rosenman, in the 1950s. Their book "Type A Behavior and Your Heart" was published in 1974, regarding the relationship between stress levels and Personality Types (Type A and Type B), and it is considered a seminal work on the subject.

Relationship between behavior and stressors

Findings:

The analysis focused on examining the relationship between behavior and stressors among entrepreneurs in Dakshina Kannada District. The results revealed a statistically significant negative relationship between behavior and stressors, indicating a noteworthy association between the quality of behavior and the presence of stressors.

Key Findings:

Significant Negative Relationship: The study found a significant negative relationship between stressors and behavior. This implies that higher levels of stressors are associated with less desirable behavior among entrepreneurs.

Impact on Stress Level: The negative relationship extends to stress levels, indicating that as behavior worsens, stress levels tend to increase. In simpler terms, there is a direct link between negative behavior and higher stress levels.

Behavior as a Stress Indicator: The findings suggest that behavior serves as an important indicator of stress levels among entrepreneurs. Undesirable behaviors may act as manifestations or responses to heightened stressors in their professional or personal lives.

The findings align with the 'Transactional Model of Stress and Coping' developed by Lazarus and Folkman. It postulates that stress is a result of the transaction between an individual and their environment, and coping strategies mediate the relationship between stressors and stress levels.

Behavior can play a crucial role in this mediation process, as it involves the actions individuals take to manage and respond to stressors.

Implications: Recognizing the influence of personality and behavior characteristics on stressors can help individuals become more self-aware of their own tendencies and adapt their strategies for coping with stress accordingly.
Entrepreneurs and business leaders can use this knowledge to make informed decisions about team dynamics and leadership styles to reduce stress in the workplace.

Objective 3: To analyze the impact of stress on the performance and health of entrepreneurs.
Findings:
The study aimed to investigate the interplay between stress, performance, and health among entrepreneurs in Dakshina Kannada District, revealing notable insights into the associations among these key factors.
Key Findings:
Relationship between Stress, Performance, and Health:

- The findings indicate a significant relationship between stress levels and both reduced performance and an elevated risk of health problems among entrepreneurs.
- Increased stress levels are associated with a decline in performance, impacting the entrepreneur's ability to function optimally in their professional roles.
- Elevated stress is linked to a heightened risk of health problems, encompassing both mental and physical well-being.

Importance of Stress Management:

- The results underscore the critical need for stress management initiatives and support systems within the entrepreneurial context.
- Entrepreneurs experiencing elevated stress levels are at a greater risk of compromised performance and health, emphasizing the urgency of implementing targeted interventions.

Validation of Measurement Model:

- The measurement model used in the study was validated through robust statistical analyses, confirming the significance of the indicators in accurately assessing their respective constructs.

- The validation strengthens the overall validity of the study's constructs, ensuring that the measurement tools employed effectively capture the nuances of stress, performance, and health in the entrepreneurial context.

The findings align with the 'Conservation of Resources (COR) Theory.' This theory was developed by Steven E. Hobfoll. He introduced this theory in the early 1980s. COR Theory focuses on how individuals strive to obtain, retain, and protect resources, and the loss of resources can lead to stress. Stress, in turn, can negatively affect health and performance.
General Adoption Syndrome (GAS), developed by Hans Selye, describes the body's response to stress through three stages: alarm, resistance, and exhaustion. Chronic exposure to stressors can lead to exhaustion, impacting health and performance negatively.

Implications: Understanding the negative impact of stress on performance and health emphasizes the importance of stress management for entrepreneurs' long-term success and well-being.
Entrepreneurs can consider incorporating stress-reduction techniques into their daily routines to maintain their health and optimize business performance.

Objective 4: To recognize the effect of social support in maintaining the balance between an entrepreneur's social life and business life.

Findings:

The study aimed to investigate the influence of social support on the delicate balance between an entrepreneur's social and business life. The results reveal key insights into the interconnected dynamics of coping strategies, social support, relaxation, and work-life balance.

Key Findings:

Measurement of Constructs:

- The items examined in the study, representing work-life balance, social support, problem-focused coping, relaxation, and emotional-focused coping, were found to measure their respective constructs significantly.
- The selected items effectively capture the essence of the factors under investigation, suggesting that they provide a meaningful representation of the constructs.

Interplay between Coping Strategies and Social Support:

- The analysis highlights a complex interplay between coping strategies, social support, and work-life balance.
- Individuals with stronger social support networks tend to enjoy better work-life balance, emphasizing the positive impact of social support on overall equilibrium.

Coping Strategies and Work-Life Balance:

- Effective problem-focused coping mechanisms are associated with better work-life balance. Entrepreneurs who prioritize addressing challenges directly find it easier to maintain equilibrium between their professional and personal lives.

Role of Relaxation and Leisure Activities:

- Prioritizing relaxation and engaging in leisure activities positively impact work-life balance. Taking time for relaxation is identified as a contributing factor to achieving a harmonious balance between work and personal life.

Effectiveness of Coping in the Absence of Social Support:

- In the absence of adequate social support, individuals are more likely to resort to emotion-focused coping. This coping mechanism may be less effective in managing stress, emphasizing the importance of a supportive social network.

Theories that support each of the factors:

- Work-Life Balance:

Role Strain Theory: This theory was proposed by American sociologist Robert K. Merton in 1957. This theory suggests that individuals experience stress when they perceive an imbalance between their work and personal life roles. A strong work-life balance can help reduce this strain.

- Social Support:

Social Support Theory: Sidney Cobb and Clarence T. Whipple conducted early research on the concept of social support in the 1920s. George W. Boron and Tirril Harris made significant contributions to the study of social support and its impact on mental health in the 1970s. Social Support Theory postulates that having a social network and receiving support from others can enhance one's coping abilities and reduce stress.

- Problem Focused and Emotional Focused Coping:

Richard Lazarus and Susan Folkman developed a broader framework of 'Transactional Stress and Coping Theory,' which encompasses various coping strategies, including problem-focused and emotion-focused coping.

- Relaxation:

Relaxation Response Theory was proposed by Dr. Herbert Benson, an American cardiologist and professor of medicine, in the early 1970s. This theory emphasizes the importance of relaxing techniques in reducing stress. It suggests that inducing the relaxation response can counteract the effects of stress.

Implications: Recognizing the positive impact of social support in maintaining work-life balance can lead to the development of support networks, both personally and within business communities, to assist entrepreneurs in managing their professional and personal lives more effectively.

Entrepreneurs can actively seek out social support systems to help them navigate the challenges of entrepreneurship while preserving their well-being and relationships.

The insights gained from this research provide a foundation for future theoretical development in the field of 'Entrepreneurial Stress.' Researchers and scholars can use the findings of this study to explore 'Entrepreneurial Stress' further and expand the theoretical landscape of the field.

Summary and Conclusion

In this empirical study on entrepreneurial stress, a comprehensive investigation was undertaken into the dynamics of stress among entrepreneurs in the context of Dakshina Kannada. The research objectives were aimed at dissecting the factors contributing to entrepreneurial stress, understanding the role of personality and behavior characteristics in stressors, assessing the impact of stress on entrepreneurial performance and health, and appreciating the significance of social support in harmonizing an entrepreneur's social and business life.

Understanding and Evaluating Factors Related to Entrepreneurial Stress

A multitude of factors contributing to entrepreneurial stress were unveiled in this study. These encompassed external elements such as economic fluctuations, market competitiveness, and regulatory challenges, along with internal factors like workload, financial concerns, and the constant demand for innovation. These findings underscore the multifaceted nature of entrepreneurial stress, emphasizing that a one-size-fits-all solution is unlikely to be effective.

Evaluating the Influence of Personality and Behavior Characteristics on Stressors

It was demonstrated by the study that personality and behavior characteristics play a vital role in influencing an entrepreneur's susceptibility to stressors. Entrepreneurs who exhibited traits such as resilience, adaptability, and effective stress management techniques were found to be better equipped to handle the pressures of entrepreneurship. Recognizing these traits among entrepreneurs could aid in the development of tailored support and training programs to enhance stress resilience.

Analyzing the Impact of Stress on the Performance and Health of Entrepreneurs

A direct correlation was clearly revealed by this research between entrepreneurial stress and both performance and health. Entrepreneurs experiencing high levels of stress were more likely to report decreased business performance. This emphasizes the importance of stress management strategies and support systems to maintain entrepreneurial success and well-being.

Recognizing the Effect of Social Support

The influence of social support in the lives of entrepreneurs cannot be underestimated. Entrepreneurs are often placed in isolation, both personally and professionally, by entrepreneurial endeavors. The pivotal role of social networks, mentors, and family support in mitigating the negative effects of stress and maintaining a harmonious balance between personal and business life was highlighted by the findings.

In conclusion, light has been shed on the complexities of the entrepreneurial journey by this empirical study on entrepreneurial stress. It is imperative for stakeholders, including policymakers, business associations, and support organizations, to acknowledge the unique challenges faced by entrepreneurs and to develop targeted interventions to alleviate stress and foster a more conducive

entrepreneurial environment. The vitality and innovation of our economy are directly impacted by the well-being of entrepreneurs, and addressing their stress-related concerns is paramount for sustained growth and development.

As we move forward, it is our hope that the insights gained from this study will serve as a foundation for future research and practical interventions aimed at supporting the well-being and success of entrepreneurs in Dakshina Kannada and beyond.

Limitations

The study's limitations, which are inherent to any research study, are those aspects of the methodology and research design that have an impact on how the study's findings and results are applied or interpreted. The limitations that were found while conducting the current study are presented in this section.

The research is limited to the study of entrepreneurial activity, as all the samples were collected randomly. The specific data is unavailable in Dakshina Kannada district.

Structured questionnaires were used to collect the main data for this study. It was challenging since people's responses took longer than expected because entrepreneurs were constantly busy.

However, the limitations do not affect the findings of the study.

Future Scope and Recommendations

The study on entrepreneurial stress among entrepreneurs of Dakshina Kannada offers valuable insights into the psychological well-being of business owners in the region. While this research provides essential information on the current state of entrepreneurial stress, there are several avenues for future exploration and expansion in this field.

Longitudinal Studies: Conduct longitudinal studies to track changes in entrepreneurial stress levels over time. This approach can help identify trends and assess the impact of stress on entrepreneurial success and health in the long run.

Comparative Analysis: Expand the scope of research by comparing the stress levels and coping mechanisms of entrepreneurs in Dakshina Kannada with entrepreneurs in other regions of India or globally. This comparative analysis can shed light on the unique stressors faced by entrepreneurs in Dakshina Kannada.

Focus Group Discussion: In the investigation of entrepreneurial stress, it is recommended to utilize focus group discussions (FGDs) as a robust research method. Incorporating FGDs provides an opportunity to delve into the lived experience of entrepreneurs, enabling a comprehensive understanding of the stressors faced and the coping mechanisms employed.

Industry-Specific Research: Focus on specific industries within Dakshina Kannada to understand how stress varies across stressors. Different industries may pose district challenges, and tailoring support mechanisms accordingly can be crucial.

Intervention and Support Programs: Develop and implement intervention and support programs for entrepreneurs in Dakshina Kannada. Collaborate with local government bodies, business associations, and mental health professionals to create resources and workshops that address entrepreneurial stress effectively.

Mental Health Promotion: Promote mental health awareness and destigmatize seeking mental health support among entrepreneurs. Launch campaigns and initiatives to encourage entrepreneurs to prioritize their well-being.

Resilience-Building Strategies: Investigate strategies for building resilience among entrepreneurs to better manage stress. Identify best practices and resilience-building techniques that can be incorporated into entrepreneurship education and training programs.

Incorporate Technology: Leverage technology, such as mobile apps or digital platforms, to provide entrepreneurs with easy access to stress management tools and resources. Explore the use of artificial intelligence (AI) and data analytics to predict and mitigate stress factors.

Family and Social Dynamics: Examine the role of family and social support systems in mitigating or exacerbating entrepreneurial stress. Understand how family dynamics and relationships impact the mental health of entrepreneurs.

Policy Recommendations: Collaborate with policymakers to develop policies and regulations that support the mental well-being of entrepreneurs. Advocate for healthcare and insurance provisions tailored to the unique needs of small business owners.

Cross-Cultural Studies: Collaborate with researchers from diverse cultural backgrounds to gain a global perspective on entrepreneurial stress. Understand how cultural factors influence stress perception and management.

Knowledge Dissemination: Share research findings through academic publications, conferences, and workshops to raise awareness about entrepreneurial stress and its implications. Collaborate with local chambers of commerce and business associations to disseminate knowledge to entrepreneurs.

By pursuing these future research avenues, scholars and policymakers can work collaboratively to create a supportive ecosystem for entrepreneurs in Dakshina Kannada and beyond.
Ultimately, addressing entrepreneurial stress can contribute to the well-being of individuals, the growth of businesses, and the overall economic development of the region.

Chapter Scheme

In order to give a clear picture, the entire research has been divided into seven chapters. As follows:

CHAPTER- I: INTRODUCTION: It includes an introduction, background and context of the study, introduction to entrepreneurial stress, the significance of the study, research gap, statement of the problem, research questions, definitions, and key concepts.

CHAPTER II: LITERATURE REVIEW: It contains a detailed review of the literature in the area of research. The chapter explains the gaps identified in the literature.

CHAPTER-III: THEORITICAL FRAMEWORK AND EMPERICAL INSIGHTS: This chapter serves as a bridge between the theoretical constructs that lay the foundation for the understanding of entrepreneurial stress and the practical insights derived from empirical studies.

CHAPTER- IV: PROFILE OF THE RESPONDENTS: In this chapter, a concise overview is presented of the individuals whose insights and experiences have contributed to this research.

CHAPTER- V: DATA ANALYSIS AND INTERPRETATION: This chapter serves as the blueprint for systematically conducting the study and provides the framework through which data is collected, analyzed, and interpreted.

CHAPTER- VI: DISCUSSIONS: In this chapter, the key findings and their connections to the research questions and objectives outlined are critically assessed.

CHAPTER- VII: SUMMARY AND CONCLUSION: The chapter summarises the evaluations of the objectives.

The study concludes with limitations and future scope for researchers and recommendations.

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2. Agterbosch, S., and Glasbergen, P., & Vermeulen, W.J.V. (2007). Social barriers in wind power implementation in The Netherlands: Perceptions of wind power entrepreneurs and local civil servants of institutional and social conditions in realizing wind power projects, *Renewable and Sustainable Energy Reviews,* 11(6), 1025-1055. doi: 10.1016/j.rser.2005.10.004.

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9. Folkman, S., & Lazarus, R. S. (1988). Coping as a mediator of emotion. *Journal of personality and social psychology,* 54(3), 466.

10. Johnson, D. (1995). Stress and stress management among owner-managers of small and medium-sized enterprises. *Employee Counselling Today*, *7*(5), 19. https://doi.org/10.1108/13665629510096047.

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Papers Published

Mehar Afsana & K. Puttanna. (2023). From Passion to Pressure: Stress Among Women Entrepreneurs. *International Journal of Advance Research and Innovative Ideas in Education.*9(4). ISSN(O): 2395-4396.

Mehar Afsana & K. Puttanna. (2023). Digital Banking Paradox among Elderly Entrepreneurs. with ID: E5S3G122-11AU5.*IIP Book Series IIPV3EBS03_3122 – Futuristic Trends in Management*.3.

Papers Presented (Research Related)

1. Presented a paper titled: *"A study on stress among women entrepreneurs"* in a Two-Day National Conference on "Emerging Business Trends (EBT)-2020", organized by the Department of Studies in Commerce, Mangalore University, Mangalagangothri, on 4th and 5th March, 2020.
2. Presented a research paper titled*: "Digital Banking: A Cause of Stress Among Elderly Entrepreneurs"* in a Two-day National Conference on "Digital India: Progress, New Initiatives, and Challenges," organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University, Mangalagangothri, on 24th and 25th June, 2022.

Papers Presented (General papers)

1. Presented a paper titled: *"Human Resource Development for Agricultural Sector in India"* in the Two-Day National Level Conference on Role of Institutional Financing in the Development of Agriculture and Business Dynamics, organized by the Department of Studies in Commerce, Mangalore University, Mangalagangothri on 25th and 26th October 2019.
2. Presented a paper titled: *"Reverse Mentoring - A Tool for Cross Generational Relationship"* at the National Conference "Anuvarthi-Business Needs Governance" held at SDM PG Centre for Management Studies & Research, Mangalore on 1st and 2nd November 2019.
3. Presented a paper titled: *"CRZ and Coastal Tourism Development with Reference to Coastal Tourism in Mangalore"* in a Two-Day International Seminar on Tourism and Sustainable Development- Issues, Challenges, and Best Practices, organized by the Department of Business Administration (Tourism and Travel), ICSSR sponsored held on 27th and 28th December 2019.
4. Presented a paper titled: *"Impact of Demonetization on Indian Banking Sector",* in the National Conference on Emerging Trends in Business Management organized by the Department of Business Administration, Mangalore University, Mangalagangothri, held on 30th December, 2019.
5. Presented a paper titled: *"Consumer protection through social media with reference to Mangalore City"* in the National Level Paper Presentation on "Ethics in Retailing" held at St. Philomena College Centre for Post Graduate Studies and Research, Puttur on 18th February 2020.
6. Presented a paper titled: *"Artificial Intelligence in Education Sector with reference to Mangaluru city"* in the National Conference on "TECHNO 2020-An Era Towards Empowering Managers Through technology", held at SDM PG Centre for Management Studies & Research, Mangalore on 6th March 2020.
7. Presented a paper titled: *"Industry 5.0 – A new transformation in the industries"* in a Two-Day National Conference on "Rethinking of Indian Development experience", organized by the Department of Post Graduate Studies and Research in Economics, Mangalore University, Mangalagangothri, on 12th and 13th March, 2020.

8. Presented a research paper titled: *"Role of Entrepreneurship in Economic Development of India"* in a National Seminar on "Evolution of Indian Economy in the Post Independent Era," organized by the Department of Business Administration, Mangalore University, Mangalagangothri, on 13th August 2022.

Workshops Attended

1. Participated in the Two-Days National Workshop on "Data Analysis using SPSS" held on 26th and 27th September 2019 at Mangalore University, conducted by IBM & Nihon Communication Solutions Pvt. Ltd. Bangalore.

2. Attended Faculty Development Programme on "Emerging Perspectives in Commerce, Management & Research Methodology" held at Vivekananda College of Engineering & Technology, Puttur D. K. on 17th and 18th of October 2019.

3. Participated in One-Day National Conference on "Innovative Practices in Banking, Management, IT, Education & Social Sciences", held at Srinivas University, Pandeshwar, Mangaluru on 30th November, 2019.

4. Participated in Four–Day Online Course on "Use of Statistical Tools & Techniques for Social Science Research" organized by Institute of Management Studies, Davangere University from 20th to 23rd April 2020.

5. Attended the webinar on Accelerate Research Planning using Elsevier, Science Direct and Mendeley on 4th May 2020.

6. Attended the online workshop on Academic Integrity-Dealing with Plagiarism conducted by Rehoboth Academic Services, Bengaluru, on 7th May 2020.

7. Received Microsoft Innovative Educator certificate on 7th May 2020.

8. Attended the online workshop on Research Paper Writing on May 14 & 15, 2020 conducted by Rehoboth Academic Services, Bengaluru.

9. Participated in an International webinar on Meta-Analysis of Pandemic COVID-19 and its Impact on Global Higher Education organized by the International Journal of Academic Research in Social Science & Humanities on 18th May 2020.

10. Attended the online workshop on Choosing the right statistical tool, conducted by Rehoboth Academic Services, Bengaluru on 19th May 2020.

11. Attended Statistical Analysis Quiz organized by Department of Commerce, Govt. P. G. College, Obra, Sonbhadra, U.P. on 21 May 2020.

12. Participated in online webinar on “How To Publish A Research Paper?” organized by PG & Research Department of Computer Science & Application, Vivekananda College of Arts & Sciences For Women on 22 May, 2020.

13. Participated in a Webinar on "How to write a Literature Review article" organized by AKSS SOCIAL AND WELFARE FOUNDATION, Bhagalpur, Bihar on 24th May 2020.

14. Participated in National Level Quizophile On Status Quo, organized by PG & Research Department of Commerce, Cauvery College for Women (Autonomous), Trichy, Tamilnadu on 25th May 2020.

15. Participated in the international Webinar on “Art of Writing Research Review/Articles for Publishing in Peer Reviewed Journals” organized by the IQAC, MES College Erumely, Kerala on 25th May 2020.

16. Participated in online Business Statistics Quiz contest organized by Department of Commerce, Govt. P.G. College, Obra, Sonabhadra, U.P.

17. Participated in national webinar organized by the Research & Post-Graduate Department of Commerce, Bharata Mata College on 27 May 2020.

18. Participated in online National Webinar entitled: “Data Analysis and Statistical Computing”, organized by Department of Statistics, Institute of Social Sciences, Dr. Bhimrao Ambedkar University, Agra, on 27th May, 2020.

19. Participated in the National Level Awareness Quiz on “ICT Initiative of MHRD and UGC” organized by IQAC of Jamal Mohamed College in association with Computer Society of India, Tiruchirappalli Chapter on 28 May 2020.

20. Participated in the Virtual National Seminar on “Own Your Future Through the Journey of Entrepreneurship” organized by National Institute for Micro, Small & Medium Enterprises, Hyderabad, Telangana in collaboration with Auxilium Business Centre & The Intellectual Property Rights Cell, Auxilium College (Autonomous), Vellore from 27th to 29th May 2020.

21. Attended the online workshop on Data Analysis using SPSS – A foundation course for researchers on May 29 & 30, 2020 conducted by Rehoboth Academic Services, Bangalore.

22. Attended the webinar on the topic "Knowledge Sharing on A to Z of Journal Publications (Survey to Citations!!)" organized by IFERP on 30th May 2020.

23. Completed a course on The Fundamentals of Digital Marketing organized by Google Digital Garage on 1st June 2020.

24. Participated in the National Online Quiz on Stress management organized by IQAC in association with Behavioral Dynamics Lab, School of Management Sciences, Varanasi from 30th May to 03rd June 2020.

25. Attended the International Webinar on "Future of Cyber Security, Cyber Crimes, Unsocial Media and Artificial Intelligence" organized by Bhagwan Mahavir College of Computer Application, BMU, Surat, on 3rd June 2020.

26. Participated in "A two Day International Conference 2020-Global Understanding for Sustainable Development" organized by B.Com. Corporate Secretaryship & IQAC of Shree Chandraprabhu Jain College, Minjur-601203, Tamilnadu, in collaboration with Audicious Dreams Foundation, Singapore. Conducted on 11th & 12th June 2020.

27. Participated in the webinar "Tools and Techniques in Web Pentesting & Bug Bounty" organized by the Department of Computer Applications, Nandha Arts and Science College, Erode on 22nd June, 2020.

28. Attended the online workshop on "Plagiarism-An Opportunity to Learn, Teach & Excel" organized by Department of Bioresources, University of Kashmir in collaboration with Turnitin, on 24th June 2020.

29. Participated in webinar on "Future of Work" by Ashish Vidyarthi (Renowned Actor & Motivational Speaker) organized by School of Management Sciences, Lucknow, on 24th June 2020.

30. Participated in the National Webinar on "Mathematical Models on Transmitting behavior of COVID-19" organized by the Department of Mathematics and Statistics School of Basic Sciences, Manipal University, Jaipur on 25th June 2020.

31. Participated in an online Quiz on Business and Management Practices – 2020 conducted by the Department of Management Studies, Excel Business School, Komarapalyam, from 25th June to 27th June 2020.

32. Participated in the online webinar on "Managing References In a Research Article Using Mendeley" organized by the Department of Electrical and Electronic Engineering, Vishnu Institute of Technology, Bhimavaram, on 26th June 2020.

33. Participated in a One-day International Webinar on "A Bundle of Tools for Online Teaching" organized by IQAC, Sri Ramakrishna Mission Vidyalaya College of Education, Coimbatore, on 27th June, 2020.

34. Attended a webinar on "Impact of COVID-19 Pandemic on Research and Education" organized by Department of Biotechnology, IILM Academy of Higher Learning College of Engineering & Technology, Greater Noida on 4th July 2020.

35. Attended a webinar on "The Tourism Industry and COVID 19" organized by Prestige Institute of Management and Research, Indore on 5 July, 2020.

36. Attended the seven-day online Student Development Programme on the topic 'E-learning: Blackboard to Broadband' organized by Department of Commerce, Satish Pradhan Dnyanasadhana College, Thane, Mumbai from 30th June to 6th July,2020.

37. Participated in the National Webinar on "Enhancement of Employability Skills For Management Graduates in the Perspective of COVID-19 Pandemic" Department of MBA, KKR & KSR Institute of Technology & Sciences, Guntur, Andra Pradesh on 8th July, 2020.

38. Participated in the Webinar on "J-Gate E-resources", organized by Department of Library, SDM College of Business Management in association with SDM PG Centre For Management Studies, on 8th July 2020

39. Participated in the online quiz on Reaserch Methodology NTA NET Paper I conducted by Ekalavya Academy, Tamil Nadu, on 10th July 2020.

40. Participated in the Webinar on How to Write and Structure Persuasive Research organized by Matterhere on 12 July 2020.

41. Participated in the Webinar on "Logistics Intermediaries in Global Trade Challenges & Opportunities" organized by the Department of International Business, Alagappa University Karalkudi on 17th July 2020

42. Participated and qualified the exam of One Week STTP on Data Analysis in R (online mode) organized by REST Society for Research International (RSRI), Krishnagiri, Tamil Nadu, from 20th July 2020 to 25th July 2020.

43. Participated in the Two Days International Webinar on "Challenges and Opportunities for Migrant Laborers in the Age of COVID-19" organized by Department of Econometrics, School of Economics, Madurai Kamaraj University, Madurai, during 22nd & 23rd July 2020.

44. Participated in the Webinar on Digital Marketing, organized by Indian Institute of Digital Education on 24th July, 2020.

45. Participated in the One Day National Level Web Shop on "Confidence and Technology Enabled Teacher-Part II" organized by Mangalore University Commerce Teachers Association-MUCTA on 27th July 2020.

46. Participated in the National Level Webinar on Quality Sustenance in Rural Colleges-Challenges and Strategies organized by the Internal Quality Assurance Cell, Saraswathi Narayanan College, Madurai, Tamilnadu on 27th July 2020.

47. Participated in the National Level Webinar on "Changing Dimensions in Entrepreneurship" conducted by the Department of BBA of Andhra Loyola College on 27th July 2020.

48. Participated in the International Webinar on 'Future Trends & Career Opportunities In Remote Sensing & GIS' Jointly organized by GEO Stars & Scanpoint Geomatics Ltd. on 27th July 2020.

49. Participated in the Two Days National Level Online Faculty Development Programme on "Emotional Intelligence and Educator's Mental Health" organized by the Department of Information Technology and Management, Arul Anandar College, Madurai, Tamil Nadu from 27th July 2020 to 28th July 2020.

50. Participated in the Webinar on Creativity Innovation and Entrepreneurship organized by I.I.M.T., Bhubaneshwar on 28th July 2020.

51. Participated in a Two days Workshop on "New Generation Entrepreneurs" organized by the Department of Management Studies, St. Joseph's College of Engineering, Chennai from 29th July to 30th July 2020.

52. Participated in the Webinar on "Hack Your Mind Now!! (HYMN)

53. Participated in National Level Webinar on “Emerging Need For Cyber Security And Understanding Next-Gen Antivirus” organized by PG Department of Computer Science And Application, Islamiah Women’s Arts And Science College, Tamil Nadu, on 3rd August 2020.

54. Participated in the Webinar for youth titled “Overcoming Uncertainties During COVID-19” organized by SDM PG Centre For Management Studies, on 6th August 2020.

55. Participated in the National Level Webinar on New Education Policy 2020: An Overview organized by the Department of Economics, St. Aloysius College (Autonomous) Mangaluru, on 7th August 2020.

56. Completed the following courses by Microsoft
    OneNote Class Notebook: A Teacher's all-in-one notebook for students.
    Getting Started with OneNote
    Independent learning with math tools in OneNote.
    OneNote Staff Notebook: Tools for staff collaboration.
    OneNote Teacher Academy.
    Crafting a collaborative learning environment with Class Teams.
    Microsoft Forms: Creating Authentic Assessments.
    Developing workforce ready skills in Office Online.
    Training teachers to author accessible content.
    Supporting learning Initiatives with Staff Teams.
    Transform Learning with Microsoft Teams.
    Digital storytelling with Microsoft Sway.
    Streamline efficiency with Office 365 apps.
    Office 365 Teacher Academy.
    Flipped instruction with PowerPoint Recorder

57. Attended 5 days webinar on Business Analytics organized by Department of Commerce & Management of KES Shroff College & Genviq from 8th August 2020 to 12th August 2020.

58. Participated in the International Webinar on “Expanding Language World for Learners” organized by Department of English, SDM College of Business Management, Mangaluru on 13th August 2020.

59. Attended International Webinar on “Nutrition &Health” organized by Department of Physical Education, Mangalore University on 28th October 2020.

60. Attended Webex meeting: ATAL FDP on “Machine Learning and Deep Learning for Video Analytics” Organized by Mangalore University from November 2nd to 6th, 2020.

61. Attended Webex meeting: ATAL FDP on “Research Methodology” organized by Indian Institute of Information Technology, Nagpur from December 1st to 5th, 2020.

62. Participated in International symposium on “Trade, Commerce and Bilateral relations and Opportunities between India and Malaysia” organized by Bharati Vidyapeeth’s Institute of Management Studies and Research, Navi Mumbai, on 4th December 2020.

63. Participated as a delegate in International Model United Nations (IMNU) Online Conference 35.0 on the topic “Gender Equality” from December 12th to 13th,2020.

64. Participated in the International Webinar on "Physical Activities for Elderly & Other Chronic Diseases," organized by the Department of Physical Education, Mangalore University, Mangalagangothri, held on 28th December 2020.

65. Participated in 3 days national level faculty development program on “Concept and Development of Research Methodology” Organized by the Department of Commerce and IQAC, Nehru Memorial College, Sulia from 15/07/2021 to 17/07/2021

66. Attended Webinar on Research Methodology "Research Design and Application of Research tools," Jointly organized by the Department of Commerce Association and Consumer Club, University College Mangalore on July 29, 2021

67. Attended Seven Day FDP on Multivariate Data Analysis Using Jamovi, jointly organized by University of Calcutta Affiliated Naba Ballygunge Mahavidyalaya (NAAC Accredited) and Exceller Open from July 14, 2021 to July 20, 2021.

68. Attended Seven Day FDP on Analytical Research Techniques for Social Science Using Jamovi, jointly organized by University of Calcutta Affiliated Naba Ballygunge Mahavidyalaya (NAAC Accredited) and Exceller Open from August 17, 2021 to August 23, 2021.

69. Participated in webinar on "Application of Statistical Tools in Social Science Research" organized by the Department of Economics, St. Joseph University on 10* September, 2021.

70. Participated in the online two weeks capacity building program "Data Analysis and Research Methodology in Social Sciences" sponsored by ICSSR, New Delhi and organized by the Department of Commerce, Alagappa University, Karaikudi during 03rd _ 14* September, 2021.

71. Participated in the National level webinar on the Indian Economy in Global context Organized by University College Mangalore, Department of P.G. studied in Economics in association with The Institute of Charted Accountants of India (Mangalore Branch), on July 30, 2021

72. Attended a Special lecture Series on “Change Management After Covid”, “Wealth Creation”, “Indian Capital Market”, “Professional Competency”, organized by the Department of Business Administration, Mangalore University, Mangalagangothri from 19th to 22nd July 2022.

73. Attended the online workshop on Research Paper Writing on March 25 & 26, 2022, conducted by Rehoboth Academic Services, Bengaluru.

74. Participated in the One-Day National Level Webinar on "RESEARCH METHODOLOGY" organized by Department of Economics, St. Joseph University, Chumukedima Nagaland, held on 25/04/2022
75. Participated in the "Two-Day National Level Conference on Digital India:
76. Progress, New Initiative and Challenges" held at Department of Studies in Commerce, Mangalore University. Presented a research paper titled DIGITAL BANKING: A CAUSE OF STRESS AMONG ELDERLY ENTREPRENEURS.

77. Attended “Financial Awareness Program”, conducted by Centre for Investment Education and Learning in association with BSE Investor Protection Fund, on 20th July 2022.

78. Attended One Day National Level Seminar on “Entrepreneurship and Economic Development in the Context of Start-Up”, organized by Department of Commerce and Management, Nalanda College of Arts & Science, Perla, Kerala on 19thNovember 2022.

79. Attended session on Preparing for Publishing in Top Journals-Some Thoughts, by Dr. H. Raghav Rao, on 6th January 2023, organized by Internal Quality Assurance Cell, Mangalore University.

80. Attended seminar on Industry Academia Interface for Student Start-Ups & Entrepreneurship on 20th May 2023, organized by Mangalore University Commerce Teachers Association (MUCTA) at T V Ramana Pai Convention Centre, Mangalore.

81. Attended session on Research and Publication Ethics by Prof. Amithab Anand, on May 2023, organized by Department of Business Administration, Mangalore University.

82. Attended National Conference on Resilience to Reinvention-Building Foundation for the Future, on 16th June, organized by Internal Quality Assurance Cell, SDM College of Business Management Post Graduate for Management Studies and Research, Mangalore.

83. Attended session on Research and Publication Ethics by dr. Sanjay Molur, organized by Internal Quality Assurance Cell in association with Department of Applied Zoology, Mangalore University, on 19th June 2023.

84. Attended Investor Awareness Program on Financial Empowerment Through Wealth Creation held on 30th June 2023, organized by Department of Business Administration & Department of Commerce, Mangalore University.

85. Attended workshop on Research Methodology in Social Sciences, August 18-22, 2023, organized by MBA-Tourism and Travel Management, Dept. of Business Administration, Mangalagangothri, Mangalore University.

86. Participated in One Day Research Development Program on 'Collaborative Partnership for Research and the Relevance of Methods and Results in Publication' organized by YEN-REFINED (Yenepoya-Research Centre for Finance and Entrepreneurship Development) YIASCM, Yenepoya (Deemed to be University), Mangaluru on August 23, 2023.

Sessions Portfolio

1. Invited as a resource person for online workshop on "Research Methodology" organized by Research cell, SDM College of Business Management Post Graduate Centre for Research, Mangalore, on July1, 2021.
2. Invited as a resource person to give a talk on "The human side of Business Research: Organizational and Ethical issues" organized by Research cell, SDM College of Business Management Post Graduate Centre for Research, Mangalore, on July3, 2023